

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 09-36671-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kshea R. King
aka Kesha King, aka Kesha Orie, aka
Keshea Orie, aka Keisha Orie, aka Keisha
King
1707 Lyndover Rd.
Richmond, VA 23222

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-2251

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 20, 2010

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 8

CERTIFICATE OF NOTICE

District/off: 0422-7
Case: 09-36671

User: admin
Form ID: B18

Page 1 of 1
Total Noticed: 26

Date Rcvd: Jan 21, 2010

The following entities were noticed by first class mail on Jan 23, 2010.

db +Kshea R. King, 1707 Lyndover Rd., Richmond, VA 23222-1737
tr +Harry Shaia, Jr., Spinella, Owings & Shaia, P.C., 8550 Mayland Drive,
Richmond, VA 23294-4704
9238407 +Allied Cash Advance, 200 SE 1st St., Suite 800, Miami, FL 33131-1909
9238408 +Catherine Lowe, 7452 Comanche Dr., Richmond, VA 23225-1237
9238409 +Cavalier Telephone, P.O.Box11146, Richmond, VA 23230-1146
9238411 Clear Wire, AWA Collections, P.O. Box 6605, Orange, CA 92863-6605
9238412 Comcast Communications, P.O. Box 3005, Southeastern, PA 19398-3005
9238413 Commonwealth Primary Care CBO, 8002 Discovery Dr., Richmond, VA 23229-8601
9238414 Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
9238415 +Dominion Womens Center, 8220 Meadowbridge Rd., Suite 205A MOB1,
Mechanicsville, VA 23116-2340
9238416 +Douglas Weatherly, 8052 Elm Dr., Suite E, Mechanicsville, VA 23111-1113
9238417 GMAC Mortgage, Box 90001719, Louisville, KY 40290-0000
9238418 +Indymac Bank, Box 78826, Phoenix, AZ 85062-8826
9238419 +Kemper Insurance, P.O. Box 6605, Jacksonville, FL 32236-6605
9238420 +Liberty Mutual Group, 3228 W. Cary St., N, Richmond, VA 23221-3400
9238421 +Loan Smart, 503 E. Laburnum Avenue, Richmond, VA 23222-2122
9238422 +Memorial Regional Medical Ctr, P. O. Box 28538, Richmond, VA 23228-8538
9238423 +Office of the US Trustee, 701 E. Broad Street, Richmond, VA 23219-1885
9238424 +Radiology Assoc. of Richmond, P.O. Box 13343, Richmond, VA 23225-0343
9238425 +Seven Gambles, 11 N. Laburnum Ave., Richmond, VA 23223-5701
9238427 +Theresa Rhinehart, Esquire, 4114 E. Parham Rd., Richmond, VA 23228-2759
9238428 Unitrin Direct, NCO Financial Systems Inc., P.O. Box 15243, Wilmington, DE 19850-5243
9238430 +Willie Parrish, c/o Steingold & Angelidis, PLC, 4905 Radford Ave., #100,
Richmond, VA 23230-3524

The following entities were noticed by electronic transmission on Jan 22, 2010.

tr +EDI: QHSHAIA.COM Jan 21 2010 21:13:00 Harry Shaia, Jr., Spinella, Owings & Shaia, P.C.,
8550 Mayland Drive, Richmond, VA 23294-4704
9238410 +EDI: PHINARCADIA.COM Jan 21 2010 21:13:00 Citifinancial Auto Credit Inc, Box 183036,
Columbus, OH 43218-3036
9238426 EDI: WTRRN BANK.COM Jan 21 2010 21:13:00 Target National Bank, P.O. Box 59317,
Minneapolis, MN 55459-0317
9238429 EDI: AFNIVZCOMBINED.COM Jan 21 2010 21:13:00 Verizon, P.O. Box 660720,
Dallas, TX 75266-0720

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr CitiFinancial Auto Corporation

TOTALS: 1, * 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2010

Signature:

